

**Information to identify the case:**

Debtor 1	<u>Marc Robert Hueck</u>	Social Security number or ITIN	xxx-xx-0002
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Caresse Patty Ann Hueck</u>	Social Security number or ITIN	xxx-xx-1338
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-12542-VFP			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Marc Robert Hueck

Caresse Patty Ann Hueck

5/10/24

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Marc Robert Hueck  
Caresse Patty Ann Hueck  
Debtors

Case No. 19-12542-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: May 10, 2024

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 12, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Marc Robert Hueck, Caresse Patty Ann Hueck, 38 Overlook Avenue, Little Falls, NJ 07424-1966
cr	+ JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518014748	+ Berry Owens Center, 1150 St. Nicolas Avenue, New York, NY 10032-3822
518014749	Brendan P. Sullivan MD FaCC LL, Attn: 14595K, PO Box 14000, Belfast, ME 04915-4033
518014757	McCarthy, Burgess & Wolff, 2600 Cannon Road, Bedford, OH 44146
518014758	+ North Jersey Pathology, P.O.Box 144333, Orlando, FL 32814-4333
518014759	+ St Josephs Medical Center, PO Box 532866, New York, NY 10087-0001
518016117	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 10 2024 20:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 10 2024 20:42:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: AISACG.COM	May 11 2024 00:36:00	AIS Portfolio Services, LP, Attn: Ally Capital Department, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: PRA.COM	May 11 2024 00:36:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518046980	EDI: GMACFS.COM	May 11 2024 00:30:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
519260292	+ EDI: AISACG.COM	May 11 2024 00:36:00	Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518014746	+ Email/PDF: bncnotices@becket-lee.com	May 10 2024 20:54:51	American Express Correspondence, PO Box 981540, El Paso, TX 79998-1540
518070208	Email/PDF: bncnotices@becket-lee.com	May 10 2024 20:55:05	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518014747	EDI: BANKAMER	May 11 2024 00:30:00	Bank of America, PO Box 982235, El Paso, TX 79908
518065767	+ EDI: BANKAMER2	May 11 2024 00:36:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518014750	+ Email/Text: cms-bk@cms-collect.com	May 10 2024 20:42:00	Capital Management Service, LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
518014752	+ EDI: CITICORP		

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		May 11 2024 00:30:00	Citibank North America, PO Box 790040, Saint Louis, MO 63179-0040
518189217	+ EDI: CITICORP		
		May 11 2024 00:30:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
518014753	+ EDI: CITICORP		
		May 11 2024 00:30:00	Citibank/Best Buy, PO Box 790040, Saint Louis, MO 63179-0040
518014754	+ EDI: CITICORP		
		May 11 2024 00:30:00	Citibank/Sears, P.O. Box 790040, Saint Louis, MO 63179-0040
518014755	Email/Text: GCSBankruptcy@gcserv.com		
		May 10 2024 20:41:00	GC Services Limited Partnership, PO Box 3855, Houston, TX 77253
518014756	+ Email/Text: csocha@greateralliance.org		
		May 10 2024 20:42:00	Greater Alliance Federal Credit Union, 40 West Century Road, Paramus, NJ 07652-1454
518014751	EDI: JPMORGANCHASE		
		May 11 2024 00:30:00	Chase Mortgage, PO Box 24696, Columbus, OH 43224
518164988	EDI: JPMORGANCHASE		
		May 11 2024 00:30:00	JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203
518070617	Email/PDF: resurgentbknofications@resurgent.com		
		May 10 2024 20:54:01	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518177994	EDI: PRA.COM		
		May 11 2024 00:36:00	Portfolio Recovery Associates, LLC, c/o Best Buy Visa, POB 41067, Norfolk VA 23541
518186125	EDI: PRA.COM		
		May 11 2024 00:36:00	Portfolio Recovery Associates, LLC, c/o Jc Penney, POB 41067, Norfolk VA 23541
518177998	EDI: PRA.COM		
		May 11 2024 00:36:00	Portfolio Recovery Associates, LLC, c/o Sears Card, POB 41067, Norfolk VA 23541
518168049	EDI: PRA.COM		
		May 11 2024 00:36:00	Portfolio Recovery Associates, LLC, c/o Sears Mastercard, POB 41067, Norfolk VA 23541
518177993	EDI: PRA.COM		
		May 11 2024 00:36:00	Portfolio Recovery Associates, LLC, c/o Toysrus, POB 41067, Norfolk VA 23541
518014760	+ EDI: SYNC		
		May 11 2024 00:30:00	Synbc/Toysrusdc, ATTN: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
518014761	+ EDI: SYNC		
		May 11 2024 00:30:00	Synchrony Bank/ Care Credit, PO Box 965064, Orlando, FL 32896-5064
518014762	+ EDI: SYNC		
		May 11 2024 00:30:00	Synchrony Bank/ JCPennys, PO Box 965064, Orlando, FL 32896-5064
518014763	+ EDI: WTRRN BANK.COM		
		May 11 2024 00:36:00	Target, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
518014764	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com		
		May 10 2024 20:42:00	Toyota Financial Services, P.O. Box 8026, Cedar Rapids, IA 52408-8026
518071536	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com		
		May 10 2024 20:41:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518014765	+ EDI: WFFC2		
		May 11 2024 00:30:00	Wells Fargo, PO Box 31557, Billings, MT 59107-1557
518014766	+ EDI: WFFC2		
		May 11 2024 00:30:00	Wells Fargo, PO Box 14411, Des Moines, IA 50306-3411
518188812	+ EDI: WFFC2		
		May 11 2024 00:30:00	Wells Fargo Bank, N.A, N9286-01Y, PO BOX 1629, Minneapolis, MN 55440-1629
518187566	+ EDI: WFFC2		
		May 11 2024 00:30:00	Wells Fargo Bank, N.A., MAC# N9286-01Y, PO BOX 1629, Minneapolis, MN 55440-1629

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518188640	*+	Wells Fargo Bank, N.A., MAC# N9286-01Y, PO BOX 1629, Minneapolis, MN 55440-1629

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 12, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 10, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor WELLS FARGO BANK N.A. ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Jeffrey Rappaport	on behalf of Creditor WELLS FARGO BANK N.A. jrappaport@logs.com, njbankruptcynotifications@logs.com
Kathleen M Magoon	on behalf of Creditor WELLS FARGO BANK N.A. logsecf@logs.com, kathleenmagoon@gmail.com
Kevin Gordon McDonald	on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Leonard S Singer	on behalf of Debtor Marc Robert Hueck zsbankruptcy@gmail.com r57125@notify.bestcase.com
Leonard S Singer	on behalf of Joint Debtor Caresse Patty Ann Hueck zsbankruptcy@gmail.com r57125@notify.bestcase.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Melissa N. Licker	on behalf of Creditor JPMorgan Chase Bank National Association mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com
Melissa N. Licker	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com
Nicholas V. Rogers	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION nj.bkecf@fedphe.com
Phillip Andrew Raymond	on behalf of Creditor JPMorgan Chase Bank National Association phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com

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Phillip Andrew Raymond

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION phillip.raymond@mccalla.com,  
mccallaecf@ecf.courtdrive.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 15